Certificate Number: 15317-PAM-DE-035557338

Bankruptcy Case Number: 21-00280



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 11, 2021, at 10:23 o'clock AM PDT, Antoinette Cauchi completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: April 11, 2021 By: /s/Janice Morla

Name: Janice Morla

Title: Counselor